

The #1  
veterinarian  
recommended  
pet health insurance.



**Enroll  
today**  
and receive  
a group  
discount!

You want to give them  
the best care you can.

That's a good human.<sup>SM</sup>

PetsVPI.com • 1-877-PETS-VPI



## We're covered for:

Accidents and Injuries  
Illnesses and Diseases  
Cancer  
Hereditary Conditions  
Spaying and Neutering  
Poisonings  
Dental Cleanings  
Flea and Tick Preventives  
Vaccinations

**Our owner protects us with VPI.**

**That's a good human.<sup>SM</sup>**

### **What is pet insurance?**

Pet insurance provides a financial safety net for unexpected veterinary expenses. With pet insurance, you can focus on giving your pet the best care possible, instead of focusing on the cost of treatment.

### **What is your backup plan?**

Accidents and illnesses happen to pets just as readily as they do in children. And though advances in veterinary medicine help treat and cure many conditions, the costs of these treatments are increasing. What would you do if your pet got sick or hurt today? Would you have enough in savings to cover the veterinary costs? VPI Pet Insurance can help you pay for your pet's veterinary expenses.

### **Why choose VPI?**

We believe that pet healthcare should be affordable and accessible. That's why we have a variety of plans to choose from with coverage for preventive care, accidents, illnesses and diseases, including cancer. We were the first to introduce pet insurance in the U.S. and continue to be the unparalleled leader in the industry.

- Plans designed by veterinarians to provide the best reimbursement for your premium dollar.
- All VPI medical plans cover chronic and recurring conditions that are not pre-existing at enrollment—at no extra charge.
- Use any licensed veterinarian in the world.

## VPI Major Medical Plan

### Comprehensive Coverage

Annual deductible options:  
\$100/\$250/\$500/\$1000

#### Accidents

- Foreign Body Ingestion
- Lacerations
- Poisonings and Toxicities
- And more

#### Illnesses

- Allergies
- Diabetes
- Cancer
- And more

#### Hereditary Problems

- Cherry Eye
- Hip Dysplasia
- Patellar Luxation
- And more

## VPI Medical Plan

### Economical Coverage

Annual deductible options:  
\$100/\$250/\$500/\$1000

#### Accidents

- Foreign Body Ingestion
- Lacerations
- Poisonings and Toxicities
- And more

#### Illnesses

- Allergies
- Diabetes
- Cancer
- And more

## VPI Injury Plan

### Senior Pet Protection

Annual deductible of \$250

#### Accidents

- Foreign Body Ingestion
- Lacerations
- Poisonings and Toxicities
- And more

## VPI Feline Select<sup>SM</sup> Plan

Provides limited coverage for the 15 most common feline conditions for kittens and adults.

## VPI Avian & Exotic Pet Plan

Provides coverage for birds, rabbits, ferrets, reptiles and pocket pets.





# Add CareGuard<sup>®</sup> wellness coverage to any plan

Pets require preventive care and treatments such as wellness exams, vaccinations and teeth cleaning to keep them healthy. Choose from two levels of CareGuard coverage to add to any VPI Pet Insurance plan and get reimbursed for a wide range of preventive care.

	Premier	Core
Wellness Exam*	\$60	\$40
Vaccinations or Titer	\$35	\$30
FelV/FIV Test or Heartworm Test	\$30	\$25
Fecal Test	\$15	\$15
Deworming	\$20	\$20
Microchip	\$20	\$20
Flea and/or Heartworm Preventive	\$50	\$50
Blood Screen or X-ray or EKG	\$50	\$50
Urinalysis or ERD	\$20	—
Dental Cleaning or Spay/Neuter	\$100	—
Total Benefits Available	\$400	\$250

Amounts reflect total available annual reimbursement  
No annual deductible

\*Split between two visits per term.



# Hairy situations? We've seen them all.

Yet every story offers more surprises than the last. Here are some noteworthy “tails” from our policyholders.

## Beau's race against time

After eating pieces of a toy car, Beau was rushed to the veterinarian's office. The diagnosis was grim: Beau needed immediate surgery to save his life. The veterinarian removed 42 metal toy race car pieces—plus a dish towel.

“I'm so glad I have VPI. Needless to say, I've gotten better at keeping track of my dish towels and making my son pick up his toys. Thank you, VPI, for taking care of the rest.”  
~ The Choate Family

## Foreign body ingestion†

Veterinary Fee*	VPI Major Medical Plan reimbursement (\$100 deductible)	VPI Medical Plan reimbursement (\$100 deductible)
\$1,866	\$1,766	\$1,060

## Toby's snow play ends in surgery

On a snowy afternoon, Toby was having fun catching snowballs. But when he jumped up and landed awkwardly, his owners heard a snap “like a broomstick.” Toby had a spiral fracture and needed to see an orthopedist to have his leg surgically repaired with a pin.

“VPI covered so much more than what I expected. It really helped us financially. After this, I just think people would have to be insane not to have VPI for their pets.”  
~ The Hanson Family

## Broken leg with spiral fracture†

Veterinary Fee*	VPI Major Medical Plan reimbursement (\$100 deductible)	VPI Medical Plan reimbursement (\$100 deductible)
\$1,118	\$1,018	\$905

\* VPI does not determine the amount a veterinarian may charge; that amount will vary by region and veterinary practice.

† These are real stories from VPI policyholders who were enrolled prior to the introduction of the VPI Major Medical and Medical Plans. Claims were reimbursed according to the respective plan in which the policyholder was enrolled at the time. Amounts shown here reflect what would have been reimbursed through the updated plans based on a \$100 annual deductible. Available deductible amounts are \$100, \$250, \$500 and \$1,000.





## VPI is the leader in pet health insurance.

- More pet owners choose VPI than any other provider in the U.S. Protecting more than one million pets since 1982.
- Nine out of 10 veterinarians who recommend pet insurance recommend VPI.\*
- We pay more claims annually than all other pet insurance companies combined.\*\*
- What you see is what you get. Know exactly how much coverage you'll have with our published benefit schedule.

## How VPI Works

**Step 1** Pay for your pet's treatment at the time of service.

**Step 2** Fax or mail our easy-to-use claim form along with your receipts.

**Step 3** After meeting your policy's annual deductible, you are reimbursed according to your plan's benefit schedule.†

Our one-page claim form makes filing claims easy and you can track your claims online through our VPI Policyholder Portal.

† VPI benefit schedules identify the amount that is available for exam fees, diagnostics, medications, surgeries and other treatments. The benefit schedule is also available online at [petsinsurance.com](http://petsinsurance.com).

To enroll, or for more information,  
call 1-877-PETS-VPI or  
visit us online at [PetsVPI.com](http://PetsVPI.com)

Join the That's A Good Human<sup>SM</sup> movement  
and help VPI enable better care for all pets.

Good humans everywhere are standing up for pets who deserve the best care possible. When you join, your vote helps determine which worthy pet charity will receive a donation from VPI.

Visit [ThatsAGoodHuman.com](http://ThatsAGoodHuman.com) to:

- Join the That's A Good Human community
- Take a pet personality quiz
- Learn more about caring for your pet

There are pet owners and then there are good humans. Visit [ThatsAGoodHuman.com](http://ThatsAGoodHuman.com).

\* ACI Custom Research, September 2006

\*\* AAHA Trends Magazine, November/December 2009

# Having VPI Pet Insurance is more important than ever before.

## Be prepared

Veterinary medicine is advancing every day, and new technology and treatments come with additional costs. With coverage from VPI, you can afford to spend even more healthy years with your pet.

Healthcare costs are rising.

## Have a backup plan

What would you do if your pet became sick or injured today and the treatments were expensive? Would you let cost compromise the quality of care that you give to your pet?

Be able to give the best care.

## Protect your pet

Accidents and illnesses will happen to your pet over his or her lifetime. VPI reimburses you for your pet's eligible veterinary treatments, giving you peace of mind.

Accidents and illnesses happen.

## Enroll today and receive a group discount!



In addition to dogs and cats, we also offer plans for birds and exotic pets.



To enroll, or for more information, call 1-877-PETS-VPI or visit us online at [PetsVPI.com](http://PetsVPI.com)

Plan type and benefits are subject to state availability. Pre-existing conditions are not covered by our policies. Pre-existing conditions mean any conditions that began or contracted, manifested, or incurred before the effective date of the policy, whether or not the condition was discovered, diagnosed, or treated. All applications are subject to underwriting approval. Read your policy for complete coverage details. Underwritten by Veterinary Pet Insurance Company (CA) Brea, CA; National Casualty Company (all other states), Madison, WI, an A+15 rated company. ©2010 Veterinary Pet Insurance Company. VPI is a registered trademark of Veterinary Pet Insurance Company. That's a Good Human is a service mark of Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company. 10GRP1044